

United States Bankruptcy Court
Eastern District of New YorkIn re:
Caitlin Brooke Marie Corrigan-Orosco
DebtorCase No. 20-73620-ast
Chapter 7District/off: 0207-8
Date Rcvd: Mar 24, 2021User: admin
Form ID: 318DF7Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2021:**

Recip ID	Recipient Name and Address
db	Caitlin Brooke Marie Corrigan-Orosco, 59 Chestnut Ave, Patchogue, NY 11772-2616
smg	+ NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739
smg	+ NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
9919332	Amex/Dsnb, PO Box 8218, Mason, OH 45040-8218
9919344	+ Earlham College, 801 National Rd W, Richmond, IN 47374-4095
9919345	Edfinancial Services, Attn: Bankruptcy, PO Box 36008, Knoxville, TN 37930-6008
9919346	Edfinancial Services LLC, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QABMENDELSONH.COM	Mar 24 2021 22:18:00	Allan B. Mendelsohn, Allan B. Mendelsohn, LLP, 38 New Street, Huntington, NY 11743-3463
smg	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Mar 24 2021 18:17:00	NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg	+ Email/Text: ustpregion02.li.ecf@usdoj.gov	Mar 24 2021 18:15:00	United States Trustee, Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza, Central Islip, NY 11722-4456
9919327	Email/Text: bankruptcynotice@1fbusa.com	Mar 24 2021 18:16:00	1st Financial Bank USA, Attn: Bankruptcy, PO Box 1100, North Sioux City, SD 57049-1100
9919328	Email/Text: bankruptcynotice@1fbusa.com	Mar 24 2021 18:16:00	1st Financial Bk USA, 363 W Anchor Dr, North Sioux City, SD 57049-5154
9919330	EDI: GMACFS.COM	Mar 24 2021 22:18:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
9919329	EDI: GMACFS.COM	Mar 24 2021 22:18:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
9919331	EDI: AMEREXPR.COM	Mar 24 2021 22:18:00	Amex/Bankruptcy, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
9919333	EDI: BANKAMER.COM	Mar 24 2021 22:18:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
9919334	EDI: BANKAMER.COM	Mar 24 2021 22:18:00	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
9919335	EDI: TSYS2.COM	Mar 24 2021 22:18:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
9919336	EDI: TSYS2.COM	Mar 24 2021 22:18:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
9919337	EDI: CAPITALONE.COM	Mar 24 2021 22:18:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
9919338	EDI: CAPITALONE.COM		

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9919339	EDI: CITICORP.COM	Mar 24 2021 22:18:00	Capital One Bank USA N, Attn: Gen Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
9919340	EDI: CITICORP.COM	Mar 24 2021 22:18:00	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
9919341	EDI: CITICORP.COM	Mar 24 2021 22:18:00	Citibank North America, Citibank SD MC, 425 5800 South Corp Pl, Sioux Falls, SD 57101
9919342	EDI: DISCOVER.COM	Mar 24 2021 22:18:00	Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
9919343	EDI: DISCOVER.COM	Mar 24 2021 22:18:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
9919347	EDI: HFC.COM	Mar 24 2021 22:18:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
9919348	EDI: HFC.COM	Mar 24 2021 22:18:00	Hsbc Bank, PO Box 2013, Buffalo, NY 14240-2013
9919349	EDI: RMSC.COM	Mar 24 2021 22:18:00	Hsbc Bank, Attn: Bankruptcy, PO Box 2013, Buffalo, NY 14240-2013
9919350	EDI: RMSC.COM	Mar 24 2021 22:18:00	Syncb/Amer Eagle DC, PO Box 965005, Orlando, FL 32896-5005
9919351	EDI: RMSC.COM	Mar 24 2021 22:18:00	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
9919353	EDI: RMSC.COM	Mar 24 2021 22:18:00	Syncb/HH Gregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
9919352	EDI: RMSC.COM	Mar 24 2021 22:18:00	Syncb/netwrk, C/o, PO Box 965036, Orlando, FL 32896-5036
9919354	EDI: RMSC.COM	Mar 24 2021 22:18:00	Synchrony Bank/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
9919355	EDI: RMSC.COM	Mar 24 2021 22:18:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
9919356	EDI: RMSC.COM	Mar 24 2021 22:18:00	Synchrony Bank/Pc Richards & Sons, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
9919357	EDI: WTRRNBNK.COM	Mar 24 2021 22:18:00	Target, c/o Financial & Retail Svcs Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475
9919358	EDI: WTRRNBNK.COM	Mar 24 2021 22:18:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
9919359	EDI: CITICORP.COM	Mar 24 2021 22:18:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
9919360	EDI: WFFC.COM	Mar 24 2021 22:18:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus # MAC X2303-01A, Des Moines, IA 50328-0001
9919361	EDI: WFFC.COM	Mar 24 2021 22:18:00	Wells Fargo Bank NA, MAC F8234F-02F, PO Box 10438, Des Moines, IA 50306-0438
9919362	EDI: WFFC.COM	Mar 24 2021 22:18:00	Wells Fargo Bank, N.A., Attn: Bankruptcy, 1 Home Campus # MAC X2303-01A, Des Moines, IA 50328-0001
9919363	EDI: WFFC.COM	Mar 24 2021 22:18:00	Wf/dillard, PO Box 14517, Des Moines, IA 50306-3517

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2021 at the address(es) listed below:

Name	Email Address
Allan B. Mendelsohn	amendelsohn@amendelsohnlaw.com amendelsohn@ecf.axiosfs.com
Natalie Jean-Baptiste	on behalf of Debtor Caitlin Brooke Marie Corrigan-Orosco natalie.jeanbaptiste@gmail.com G4812@notify.cincompass.com
United States Trustee	USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Caitlin Brooke Marie Corrigan–Orosco</u>			Social Security number or ITIN <u>xxx–xx–2598</u>
	First Name	Middle Name	Last Name	EIN <u>-----</u>
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN <u>----</u>
				EIN <u>-----</u>
United States Bankruptcy Court	Eastern District of New York			
Case number:	<u>8–20–73620–ast</u>			

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Caitlin Brooke Marie Corrigan–Orosco
aka Caitlin Corrigan–Orosco

IT IS FURTHER ORDERED:

- Allan B. Mendelsohn (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: March 24, 2021

s/ Alan S. Trust
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.